

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Francis Rayner
 Terri Rayner
 Debtors

Case No. 18-13052-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Road, Clifton Heights, PA 19018-2511
 14102922 +Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 14102925 +CCI/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St Ste 302,
 Augusta, GA 30901-4415
 14102926 +Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14102927 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 14161170 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 14102936 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648
 14102938 +Peoples Credit Co, 1164 Se 82nd, Portland, OR 97216-1202
 14129109 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, P O BOX 8973,
 MADISON, WI 53708-8973
 14102939 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane,
 Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: michael@malaricklaw.com Aug 14 2018 01:45:10 MICHAEL T. MALARICK,
 Michael T. Malarick, Esq. PC, 2211 Chichester Ave., Suite 201-B, Boothwyn, PA 19061
 tr +EDI: BCCSHUBERT.COM Aug 14 2018 05:43:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,
 Ocean City, NJ 08226-3622
 smg E-mail/Text: megan.harper@phila.gov Aug 14 2018 01:45:26 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2018 01:45:14
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 14 2018 01:45:24 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 14 2018 01:45:20 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14102923 +EDI: AMSHER.COM Aug 14 2018 05:43:00 AmSher Collection Srv, 4524 Southlake Parkway,
 Ste 15, Hoover, AL 35244-3271
 14102924 +EDI: CAPITALONE.COM Aug 14 2018 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14102928 EDI: WFNBNB.COM Aug 14 2018 05:43:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 14102929 +EDI: WFNBNB.COM Aug 14 2018 05:43:00 Comenitycapital/modell, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14102930 +EDI: WFNBNB.COM Aug 14 2018 05:43:00 Comenitycb/modellvisa, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14102931 +EDI: RCSFNBMARIN.COM Aug 14 2018 05:43:00 Credit One Bank, Attn: Bankruptcy,
 Po Box 98873, Las Vegas, NV 89193-8873
 14102932 +EDI: NAVIENTFKASMDOE.COM Aug 14 2018 05:43:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 14117664 EDI: DISCOVER.COM Aug 14 2018 05:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14102933 +EDI: DISCOVER.COM Aug 14 2018 05:43:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14102934 +EDI: BLUESTEM Aug 14 2018 05:43:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 14102935 +EDI: AMINFOFP.COM Aug 14 2018 05:43:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14163294 EDI: RESURGENT.COM Aug 14 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14163293 EDI: RESURGENT.COM Aug 14 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Providian National Bank, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14126648 +EDI: MID8.COM Aug 14 2018 05:43:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14102937 +EDI: NAVIENTFKASMSERV.COM Aug 14 2018 05:43:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500
 14177771 EDI: NAVIENTFKASMSERV.COM Aug 14 2018 05:43:00 Navient Solutions, LLC on behalf of,
 Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
 14130918 EDI: PRA.COM Aug 14 2018 05:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14164266 EDI: RESURGENT.COM Aug 14 2018 05:43:00 PYOD, LLC, c/o Resurgent Capital Services,
 PO BOX 10675, Greenville, SC 29603-0675
 14163292 +EDI: RESURGENT.COM Aug 14 2018 05:43:00 PYOD, LLC its successors and assigns as assignee,
 of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 14161428 EDI: Q3G.COM Aug 14 2018 05:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 41

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14106846 EDI: Q3G.COM Aug 14 2018 05:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14109371 +EDI: AIS.COM Aug 14 2018 05:43:00 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14102940 +EDI: ECMC.COM Aug 14 2018 05:43:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448
14102942 +EDI: VERIZONCOMB.COM Aug 14 2018 05:43:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14102941 +EDI: VERIZONCOMB.COM Aug 14 2018 05:43:00 Verizon, Attn: Wireless Bankruptcy Admin,
500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
MICHAEL T. MALARICK on behalf of Trustee WILLIAM C. MILLER, Esq. michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Francis Rayner	Social Security number or ITIN	xxx-xx-4757
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Terri Rayner	Social Security number or ITIN	xxx-xx-6518
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 5/5/18
Case number:	18-13052-mdc	Date case converted to chapter	7 8/9/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francis Rayner	Terri Rayner
2. All other names used in the last 8 years		
3. Address	136 Willowbrook Road Clifton Heights, PA 19018	136 Willowbrook Road Clifton Heights, PA 19018
4. Debtor's attorney Name and address	MICHAEL T. MALARICK Michael T. Malarick, Esq. PC 2211 Chichester Ave. Suite 201-B Boothwyn, PA 19061	Contact phone 610 715 9960 Email: michael@malaricklaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: christine.shubert@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/13/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 7, 2018 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/6/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	